

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE	)	CHAPTER 13
	)	
	)	CASE NO.: 21-12593-MDC
	)	
RAFAEL PUNTIER FERNANDEZ,	)	
Debtor	)	
~~~~~	)	
CAPITAL ONE AUTO FINANCE,	)	
A DIVISION OF CAPITAL ONE, N.A.,	)	
Movant	)	<b>HEARING DATE:</b>
vs.	)	Tuesday, April 05, 2022
	)	10:30 A.M.
	)	
RAFAEL PUNTIER FERNANDEZ, and	)	
JANET I. MERCADO, Codebtor.	)	
	)	
	)	<b>LOCATION:</b>
and	)	United States Bankruptcy Court 900
	)	Market Street
KENNETH E. WEST	)	Courtroom No. 2
	)	Philadelphia, PA 19107
Trustee	)	

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

*Capital One Auto Finance, a division of Capital One, N.A., has filed a Motion for Relief with the Court to Lift the Automatic Stay and Codebtor Stay to Permit Capital One Auto Finance, a division of Capital One, N.A. to Repossess Debtor's Property described as a 2012 Ford F150 Crew Cab Lariat 4WD 5.0L V8, V.I.N. 1FTFW1EF9CFA52045.*

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the Court to consider your views on the motion, then on or before March 23, 2022 you or your attorney must do all of the following:

- a) file an answer explaining your position at

***United States Bankruptcy Court Clerk  
Robert N.C. Nix, Sr. Federal Courthouse,  
900 Market Street, Suite 400,  
Philadelphia, PA 19107***

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- b) mail a copy to the movant's attorney:

***Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036  
(267) 541-2139 Fax***

***and***

***KENNETH E. WEST  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107***

***and***

***United States Trustee  
200 Chestnut Street,  
Suite 502  
Philadelphia, PA 19106***

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the Court may enter an order granting the relief requested in the motion.
3. A hearing on the motion is scheduled to be held before the Honorable Magdeline D. Coleman on Tuesday, April 05, 2022 at 10:30 A.M., Courtroom #2 United States Bankruptcy Court 900 Market Street, Philadelphia, PA 19107.
4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).
5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Date: March 09, 2022